#### Lost and Found.

LOST, GOLL siteAstPin, HORSEshoe with whip crossing it, set in diamonds and rubles, either at Woman's Cub or anter leaving it. Return to Miss MORSON, 838 West Grace Street, cny.

BTRAYED OR STOLEN, JANUARY 5th, female beagle hound; black, tan and blue speckied. Named Bello, iteward if returned to 999 1-2 West Marshall Street.

#### Beip Chanteo, Male.

WANTED, FOR U. S. ARAIY, ABLE, bodied, unmarried men, between ages of 18 and 30; citizens of United States, or good character and temperate habits, who can speak, read and write English. For information apply to lecruiting omeer, 820 East Broad St., Richmond, Va., or Columbia Building, Grancy St., Nortolk, Va.

WANTED, A YOUTH TO LEARN printing business and make himself generally useful. Must have good character, he studious, etc. We prefer one who has had some experience, CLAREMONT HERALD, Charemont, Va.

N. Y.

WANTED, BY JANUARY 1, 1909, A registered pharmacist. Apply to B. H. GORRELL, Pharmacist, 17 West Nelson Street, Lexington, Va.

ANY INTELLIGENT PERSON MAY earn good income corresponding for newspapers; experience unnecessary, No canvassing. Send for particulars, PRESS SYNDICATE, Box 817, Lockport, N. Y.

nort, N. Y.

DO YOU WISH TO BECOME A POSToffice clerk, carrier or railway mail
clerk in the government service?
Particulars free. SPRINGFILLD
SCHOOL FOR MAIL SERVICE,
Springfield, Mass.

Springfield, Mass.

SALESMAN WANTED TO HANDLIP
our calendars and noyeltles for adverthing. Commission, 32 1-3 and
25 per cent. Address RAND, McNALLY & CO., 142 Fifth Avenue, New
York.

York.

WANTED, RALLWAY MAIL CLERKS.
Commencement salary \$509. March
examinations. Preparation free.
Write immediately. FRANKLIN INSTITUTE, Rechester, N. Y.

WANTED, RAILWAY MAIL CLERKS.
Commencement salary \$500. March
examinations. Preparation free.
FRANKLIN INSTITUTE, Rochester,
N. Y.

N. Y.

WANTED, THREE COUNTRY BRED boys, fourteen to seventeen years old. Call at 12 South Fourteenth Street.

WANTED, ON FARM, WHITE MAN, with small family, Address T. SI-MONS, Richmond, Va., Route No. 1.

#### Bituations Canted, Male.

STEWARD.—A THOROUGHLY COMpetent steward, practical experience
in every branch, both plans, first-class
raw meat cutter and carver; don't
smoke nor drink; money-maker;
good manager of help, wiehes a situation where system and business
atility will be appreciated; first-class
references, Andress E AI, care TimesDispatch.

Dispatch.

POSITION WANTED BY EXPERIenced accountant; ten years' auditing
for large Western corporation; can
handle dredit and collections; would
accept reasonable salary to start with
good concern. Address "ACCOUNTANT," Box 22, Richmond, Va.

AND, MAN OR TWENTY, TWO

YOUNG MAN OF TWENTY-TWO desires to cierk in a general store; experienced and can furnish best of relevance. Address R. L. MEYER-HOEFFER, Waynesbore, Va., R. F. D. WANTED, A POSITION IN OFFICE AT

EXPERIENCED BOOKKEEPER AND typewriter desires position. Best reference furnished. Address Box "B," Fremont, N. C.

YOUNG MAN WISHES POSITION IN grocery or hardware store; willing to start on low wages; good refer-ence. Address E 35, care Times-Dispatch.

A LADY OF EXPERIENCE DESIRES
u situation as music teacher. Refercuces. Address Box 45, Vance, Va.

## Belp Ganted, Female.

NY INTELLIGENT PERSON MAY carn good income corresponding for newspapers; experience unnecessary. No canyassing. Send for lart.culars, PRESS SYNDICATE, Box 735, Lock-

port, N. 1.

WANTED, NEAT, WELL BROUGHT
up white girl for family of three
adults; six miles from Richmond;
good wages and treated as one of
family. Apply between 8:30 and 10
0.000k, 208, Bank of Richmond Build-

WANTED, A GOOD COOK; LIBERAL wages and a good home. Apply 718 Lamb Avenue, or write, giving references, to P. H. R., Box 425, Richmond.

WANTED, WHITE MAN AND WIFE to do general work in small family, out of town; man to care for horse, Apply 200, Bank of Richmond Build-

MANTED, WHITE COUNTRY GIRLS to live in best families; good pay; must come well recommended. Apply or write to 208, Bank or Richmond Building, Richmond.

mond Building, Richmond.

WANTED, FOUR WHITE FIRSTclass cooks for private families. Apply at once, 208, Bank of Richmond
Building.

WANTED, TO EMPLOY WORKING
housekeeper for family of three; go
to the country. Apply E 18, care
Times-Dispatch.

VIRGINIA EMPLOYMENT BUREAU
LITD., 208, Bank of Richmond Building. Help-wanted; first-class white
domestics and other formale help.
WANTED, A COOK WITH FIRSTclass references, Apply at once at
19 North Fifth Street.
WANTED, A 1900 COOK STATE

WANTED, A GOOD COOK; ROOM ON place. 1708 Park Avenue.

WANTED, AN EXPERIENCED housegirl. Apply 112 East Franklin.
-WANTED, A GOOD HOUSEGIRL APply 406 North Lombardy Street.

### Agents Wanted.

WANTED, AGENTS IN THE FOLLOWING COUNTIES IN VIRGINIA FOR
THE STRONGEST SURETY COMPANY IN THE WORLD: AMELIA,
CHARLOTTE, NOTTOWAY, PRINOE
EDWARD, CUMBERLAND, LUNIENBURG, PITTSTLYANIA. ATTORNEYS AT LAW OR ACTIVE INSURANCE AGENTS PREFERRED. ADDRESS J. D. TUCKER & CO., SOUTH
BOSTON, VA., GENERAL AGENTS,
FIDELITY AND DEPOSIT COMPANY, OF MARYLAND.

WANTED, ACTIVE, ENERGETIC MEN VANTED. ACTIVE, ENERGETIC MEN to represent us; profitable, permanent position; hustlers make hig money; exclusive territory; cash weekly advances; complete canvassing outfit free. Teachers, students, farmers and others find our business profitable. Write immediately for our liberal effer. Mention this paper when you write. W. T. HOOD & CO., Old Deminion Nurseries, Richmond, Va.

#### Rooms for Rent. housekeeping, 700. East Marshall,

# WANTS

Professional Belp Wanted. VANTED, TEACHERS FOR SCHOOLS and schools for teachers. THE VIR-OINIA TEACHERS BUREAU. Rev R. W. Criglin, Manager, 33 East Tentl Street, Manchester, Va. 'Phone 5578

Situations Wanted, Female. OSITION WANTED BY COLORED girl sixteen years of age, either as a nurse or to assist in housework, Apply 2005 Monument Avenue, BET-TY HACKNEY.

#### Solicitors and Salesmen.

CONFIDENTIAL REPRESENTATIVE Wanted in Richmond for a New York house; only those showing first-class credentials as to honest, ablity and past success need apply. Compensation in accordance with ability. Address B., care Milburne Advertising Agency, Baltimore, Md.
WANTED, AN EXPERIENCED CIGAR salesman, single preferred, for the South, Address J. JOHN ROBINSON, Eighth and Main.

#### Situations, Professional.

TEACHER WITH CERTIFICATE AND experience, desires position to teach. State particulars in first letter. References exchanged. Address TEACHER, care Times-Dispatch.

WANTED. POSITION TO TEACH children in private family; western countles preferred. Audress Miss X. Y. Z., care Postmaster, Epworth, Va.

#### Boarding.

FIRST-CLASS ACCOMMODATION FOR permanent, transient and table boarders; special arrangement for table boarders. Mrs. HORACE WELL-FORD JONES, 203 East Franklin Street.

BOARDERS WANTED FOR SECOND story front room; also other second story rooms, 728 West Main.

WANTED, TWO GENTLEMEN BOARDers in private family; centrally located. Address E 43, care Times-Dispatch.

UNUSUALLY SUPERIOR AND SATIS

Flats For Rent.

OWNER OF PHOPERTY WOULD LIKE to rent first floor flat, four connect-ing rooms with pantry, bath and range in kitchen; large back porch, etc. Terms reasonable. Apply 411 North Twenty-sixth Street. For Sale.

TOR SALE.—I HAVE A CERTIFI-cate of credit for \$105, which will be accepted as first cash payment on any new piano in the Cratis Plano Co.'s store, and as I already have one instrument in the house, I will sell this certificate at a very low price. Call or address O. J. WHIT-LOCK, 1109 Taylor Street, Richmond, Va.

VR.

GROCERY AND BUTCHER WAGONS, \$65, \$75 and \$30; bakery wagons, \$75; single truck, \$100; all newly painted and in good order; light open wagons, \$25 and \$40; surrey, \$35, old buggles, \$12 and \$22.50; very good top wagon, \$35. RICHARDSON BROS, 616 Brook Avenue.

FOR SALE AT GREAT BARGAIN.

FOR SALE, AT GREAT BARGAIN, slightly used Cypher's model incubators, Cypher's indoor brooders, Cypher's outdoor brooders, WASH-EFS DEPARTMENT STORE, 3908 Williamsburg Avenue, 'Phone 2950-J LUMBER, LATHS, SHINGLES, SASH biinds, doors, large stock, low prices; yards and buildings Covering ten acres. WOODWARD & SON, Ninth and Arch, Richmond, Va.

PIANO BOXES FOR SALE SUITABLE for ion and a half of coal; one week only, \$1.50 each. WALTER D. MOSES & CO., 103 East Broad.

FOR SALE, THREE SAMPLE JOBS from State Fair one Concord, one FOR SALE, THREE SAMPLE JOBS from State Fair- one Concord, one runabout, one top buggy. They are beauties. T. H. DUKE & CO., 804 Brook Avenue.

ONE SECOND-HAND SPRING WAGON and harness; will close out cheap. See this at once for a bargain. BRISTOW-WORSHAM CO., 11 North Eighteenth.

Single AND DOUBLE TRUCKS AND grocery wagons of our own make, painted in pleasing colors. Don't fail to see our stock before you buy or exchange wagons for the new year. BRISTOW-WORSHAM CO., 11 North Eighteenth.

FOR SALE, ONE COAL CART, \$45; ONE wood wagon, two double trucks, open wagon. See them for bargains. T. H. DUKE & CO., 804 Brook Avenue.

A BIG STOCK OF STORM APRONS, horse covers and blankets. We can serve you without delay. BRISTOW & WORSHAM CO., 1417 East Main.

FOR SALE, RETAIL GROCERY store; good reason for selling same will be made known on application. Address E 39, care Times-Dispatch.

FOR SALE, ONE SURREY, \$40; ONE tup buggy, \$35; one runabout, \$35; two grocers' wagons cheap. A. MEY-ER'S SONS, 120 South Eighth.

FOR SALE, SAWMILL AND ENGINE, twelve-horse power. For partitional parts address Mrs. W. T. CAMDEN, Howardsville, Va.

250 RAINCOATS AND OVERCOATS, good condition, \$2.50 to \$10. JA-COBS'S LOAN OFFICE, 218 North

FOR SALE, A COUPLE OF GOOD PAY-ING PAPER ROUTES. ADDRESS CARRIER, CARE TIMES-DISPATCH. GET IT AT PEARCE'S, 4 WEST Broad: 1444 East Main.

## Real Estate Wanteb.

WANTED SMALL INVESTMENT PRO perty, \$800 to \$1,500; must be bar-guin. Address K 107, care Times-Dis-patch.

patch.

ANY ONE HAVING FOR RENT QR
sale, building twenty-five rooms or i
more, with large yard, near Presbyterian Church and accessible to railroad, address, stating price, A. B.,
enre Times-Dispatch, Richmond, Va. WANTED, AT ONCE, A FARM, NEAR depot, on C. & O. Ry. Box 159, Rich-mond, Va.

WANTED, TO BUY A HOME ON Church Hill, inta nice locality; price not to exceed \$3,000; detached house preferred. Address E 15, care Times-Dispatch.

## Wanted.

WANTED, MORE MONEY TO LOAN AT
6 per cent. on improved real estate
in this growing city; worth over
double the loan; sums \$300 and up.
All expenses paid by borrower. Fire
insurance carried as extra security.
SOMMERVILLE TRUST CO., INC.,
Newport Naws, Va.

ONE TEN OR TWELVE-HOKEE POWer skild engine, in good order; state
where can be seen and make; also
one good high wheel logging cart;
the above must be cheap. A. W.
CARR, Clarkton, Va.

Poultry-Pet and Live Stock. FOR SALE, A DRIVING HORSE, sound, gentle and stylish; work any-where; a bargain for cash. Ad-dress 629 East Main Street. (Phone 2076.

### Real Estate for Sale.

North Sixth Street.

VIRGINIA FARMS.—2,100 ACRES ON James River, near Richmond, nine miles water front, 35 buildings, timber worth \$20,000. Fine yachting, hunting, lishing: excellent land; has cost \$250,000; price, \$90,000; also colonial home, brick, ten rooms, with 200 acres, with oyster grounds, facing Chesapeake Bay, near city of Hampton, Va.; price, \$20,000; good farming and trucking land, two miles from this growing city, buly \$60 acre, near other land held at \$100 acre. Send for list. Other cheap land. Trucking and farming very profitable here. Store and fourteen-room building renting for \$350 in this new city, only \$2,000 Pays 18 per cent. SOMMERVILLE TRUST CO., INC., Newport News, Va. FIVE ACRES FERTILE LAND, SEVenteen miles from Atlantic City, for \$100, payable \$5 down, \$5 monthly; fruit, berries, truck, squab and poutry raising are profitable near Southern New Jersey resorts; heathful climate, pure air and, water; early spring forces products finto market at fancy prices; title insured; booklet free. FRAZIER CO., 678, Bailey Building, Philadelphia.

FARMS AND TIMBER LANDS AT lowest prices on easy terms; greatest

Building, Philadelphia.

FARMS AND TIMBER LANDS AT lowest prices on easy terms; greatest bargains in Virginia. Write for catalogue. Address J. R. ELAM, Charlottesville, Va.

FOR SALE, AT A SACRIFICE AND ON easy terms, one of the best homes at Forest Hill Park, eight rooms, modern cottage; large lot; garden and good outhouses; one square of car line and near park. Address J 133, care Times-Dispatch.

#### Business Opportunities.

WISH TO COMMUNICATE WITH some one who has some money to loan on Al security. Address J 123, care Times-Dispatch.

ART OF FINANCIERING" SHOWS how business men may raise capital for business projects. Free. BUSI-NESS AND FINANCE COMPANY, 117 Nassau Street, New York.

Board Wanted.

IT TWO YOUNG LADIES, ROOM with board in nice locality, conyenient to business district. Address, stating rates, to E 28, care Times-Dispatch.

WANTED, BOARD AND ROOM; PRI vate family preferred. State terms Address E 25, care Times-Dispatch.

### Coal and Caood.

\$3 ONE-HALF CORD BEST ORIGINAL 'pine or oak, split, ready for stove 'Phone 3426. SOUTHSIDE WOOD AND COAL YARD.

DON'T FAIL TO GET ONE OF THEIR beautiful calendars and wall pocket we are giving free with each one-half cord order of wood. We guarantee this wood to suit. No charge for splitting. 'Phone 3426.

WE HAVE ENOUGH WOOD BOUGHT to take your orders for balance of winter at present prices. 'Phone in your order now, and let it be sent when you are ready. 'Phone 3425. SOUTHSIDE WOOD AND COAL YARD.

your order now, and let it be sent when you are ready. Phone 3425. SOUTHSIDE WOOD AND COAL YARD.

LONG SELLS ORIGINAL GROWTH wood; it burns better and gives good, lasting heat; it is all sound wood; my anthracite coal is economy and comfortable, because it all burns and makes lasting heat; New River and splint lump are grand for grates and ranges; oak and pine slabs are the cheapest wood for cooking and kindling. Try me. Phones 1059 and 1320.

1320.

SAVING FACTS—LOOK THEM OVER.

Best for cooking stoves, Virginia anthracite, stove size, \$5.50; best for open grates, Eskimo splint lump, \$5; best for small heating and cooking stoves, our No. 2 nut, \$4.50; best wood for cooking and kinding, our sawed pine and split pine, right arom the spot where nature gives the trees the most turpentine and resin. Yours, for

EVERY DEPOSITOR IN A BANK IS equally entitled to the greatest security and the best service. THE FIRST NATIONAL BANK OF RICHMOND, VA., undoubtedly affords both, and invites accounts from all classes needing the facilities of a strong, large, courteous bank. Assets, \$3,000,000. Organized April, 1885.

Rigg. Countrols Dank Assets, \$8,000,000. Organized April, 1865.

WE WISH TO NOTIFY OUR PATRONS and the public that we have removed to 209 North Fifth Street and still supply the best light and cheapest light on earth—the Humphrey gas are light; also small lights for residences. RICHMOND GAS APPLIANCE CO. Thone 5568.

UN DE RTAKERS TRUST? YES: there is one here, and this combination says you must pay their prices for funeral work. They have you in their grasp. We will tell you more later on. RICHMOND BURIAL CO., 114 North Seventh Street.

WANTED. THE PUBLIC TO KNOW

WANTED, THE PUBLIC TO KNOW that JAHNKE BROS., Jevelers, 913. East Main Street, buy, sell, exchange and remount diamonds in the latest styles. Old gold and silver taken in exchange.

FIVE DOLLARS REWARD WILL BE paid by The Times-Dispatch for the apprehension and conviction of the first person caught stealing The Times-Dispatch.

I BEG TO ANNOUNCE THAT I HAVE sold my grocery store in Highland Park to Mrs. Mary E. Brown. Any one wishing to see me can find me at the store.

PRACTICAL NURSES AND ATTEN

dants supplied; prompt attention Mrs. DOWNES, 700 East Marshall 'Phone 6089.

QR Phone 6089.

PREFARED TO DO ALL KINDS OF repair work and painting promptly.

BRISTOW-WORSHAM-CO., 11-13-15.

North Eighteenth.

## Personals.

SPECIAL NOTICE FOR LADIES.—WE have now reduced our season prices 20 per cent until January 15th. These suits are guaranteed, and are as perfect in every detail as they were at the previous prices. We are also making some beautiful evening and bail gowns at reasonable rates, and with perfect satisfaction to all who have given us a trial. Though these gowns are tastefully designed after the latest styles, individual suggestions are duly considered, and personal wishes as to any detail of work are carried out whenever practicable. Respectfully soliciting your patronage, we are, yours truly, LEVIS & BROWN, Ladies' Tailors, 202 North First Street. 'Phone 2585.

EVERY DEPOSITOR IN A BANK IS equally entitled to the greatest security and the best service. THE FIGURE NATIONAL BANK OF RICHMOND, VA., undoubtedly affords both, and invites accounts from all classes needing the facilities of a strong, large, courteous bank. Assets, \$9,000,000, Organized April, 1886.

# WANTS

### Miscellaneous.

LADIES' TAILORING.

SPECIAL FOR THE NEW YEAR.—M. GOLUSTEIN, THE LADIES TAILOR, IS NORTH FIFTH STREET, HAS RETURNED FROM NEW YORK WITH A FULL LINE OF WOOLENS FOR LADIES SUITS, AND WILL MAKE UP SUITS FOR \$150 AND \$35. WE HAVE THE LAPGEST SELECTION OF WOOLENSIN STOCK EVER CARRIED BY A RICHMOND TAILOR, WE CAN FILL YOUR ORDER AT-SHORT NOTICE, GUARANTEELING YOU PERFECT SATISFACTION

#### KARBO DISINFECTANT.

THE GREAT NON-POISONOUS DISINfectant for household purposes; one
tablespoonful mixed with a gallon of
water instantly forms a milky emulsion that is a powerful deodorizer
and disinfectant; indorsed by leading
physicians; \$1.33 per gallon. Express
prepaid. Directions on package.
THE ALCATRAZ CO., 1803 East Main
Street, Richmond, Va. Phone 2763.

NO. M. NOLTING, NO. 735 EAST MAIN 'Phone 4781. Superior cuttery, pout-try shears, brass fenders and fir-sets, coal hods, nickel and brass ket-tles, ash cans, door mats, ash sifters black fenders and fire sets. House furnishings.

"HARDWARE."

WATERPROOF, WEARPROOF; SOME-thing new; just the thing if you don't want to wear rubbers; men's half soles, "black gum," \$1; men's half soles, white oak, '15c, Every pair sewed, DREW'S ELECTRIC SHOE FACTORY, '115 East Main Street, Phone 2667.

#### OPTICIANS.

PETEN YOU MUST GO WRONG TO DO right. When your eyes are wrong go to Dr. H. BREITSTEIN, Optician, 118 East Broad; the wrong side of Broad Street—the right place to have your eyes examined and glasses fitted. Consultation free. Prescription work a specialty. WATCH REPAIRING.

OUR WATCH REPAIRED OR CLEAN our watch repaired or clear-ed by WM TOBIES, JS., is a guaran tee that it is cone properly; 20 years experience. Cleaning, \$1; mair springs, \$1. 408 East Broad Street All work guaranteed.

ELECTRIC RUBBER FIX. WE FIX ALL KINDS OF RUBBER goods, coats, water bags, footballs, etc. Boots, half seied, 75c; heeled, 50c; patches, 15c up. Rubber overshoes repaired. DREWS ELECTRIC SHOE FACTORY, 716 East Main. Phone 2667.

DYEING AND CLEANING. JOHN LA TOUCHE, CLEANING, DYE-ing, scouring, pressing. 123 East Main Street.

SHOE REPAIRING.

YOU WILL MAKE A GOOD AND PROfitable new year's resolution if you
resolve to let us repair your shoes,
best leather and workmanship.
KAUFMAN'S ELECTRIC SHOE FACTORY, 222 East Broad.

PHONE 6011. WE SEND FOR, Repair and deliver your shoes. Our
work can't be beat. KAUFMAN'S
ELECTRIC SHOE FACTORY.

BAKERY BAKERY.

rwo-pound RAISIN CAKE FOR 25C. cream puffs, 25c. dozen. DRINK-ARD'S, 423 1-2 North Sixth. FLORIST.

FUNERAL DESIGNS, \$1 TO \$8. M. A. WHITTY. MONEY TO LOAN.

LIBERAL ADVANCES MADE ON DIA-monds and watches; special rates on large loans. JACOBS'S LOAN OF-FICE, 218 North Ninth.

## Resorts.

#### **HOLLY INN Now Open** HOTEL CAROLINA OPENS JANUARY 9TH.

Three golf courses, two of eighteen holes, one of nine holes, kept in the pink of condition. 6th Annual Mid-Winter Golf Tournament, Jan. 11, 12, 13. Six tennis courts.

Livery of Fine Saddle Horses. 50,000-acre shooting preserve; the best of quali shooting; large kennel of trained dogs; guldes, etc. Four splendid hotels of varied prices, under one management. No consumptives received at Pine-hurst.

hurst.

Easily reached via Seaboard Air
Line, Through Pullman Service, Send
for literature.

PINEHURST GENERAL OFFICE, PINEHURST, NORTH CAROLINA or Leonard Tufts, Owner, Boston, Mass.

Wihere to Stop in Virgimia.



The most magnificent hotel in the South. European plan exclusively,

Rooms single and en suite, with and without baths, Rates, \$1.50 per day and upwards Special rates to Virginians.

## Meetings.

SEND FOR BOOKLET.
P. M. FRY, Manager.

STREETINGS.

THE ANNUAL MEETING OF IE stockholders of the First National Bank of Richmond, Va., for the election of directors and for such other business as 'tay properly come before said meeting, will be held in the directors' room of said bank, No. 1104 East Main Street, Richmond, Va., 12 o'clock noon, TUESDAY, JANUARY, 12, 1909.

JNO. M. MILLER, JR.

#### Aleetinas.

TO THE STOCKHOLDERS OF THE Euroka Life Insurance Company: You are hereby notified that the annual meeting of the stockholders of the Bureka Life Insurance Company will be held in room No. 505, Mutual Building, Ninth and Main Streets, in the city of Richmond, Va., at 10 o'clock A. M., on the 21ST DAY OF JANLARY, 1909, for the election of directors and the transaction of such other business as may come before said meeting. And you are further notified that at this meeting the stockholders will consider the advisability of changing the name of the company in accordance with a resolution duly passed by its Hoard of Directors.

Witness my hand at Richmond, Va., this 4th day of January, 1909.

J. H. MUMBOWER, Secretary.

A STATED COMMUNICATION OF Joppa Lodge, No. 40, Ancient, Free and Accepted Masons, will be held at the Masonic Temple THIS (Thursday) EVENING, 7th Instant, at

Virginia Trust Company,
Richmond, Va., Jan. 2, 1909.

THE ANNUAL MEETING OF THE stockholders of this company will be held at the office of the company in the city of Richmond, Va., on TUESDAY, JANUARY 19, 1909, at 12 o'clock noon.

L. D. AYLETT.,
Secretary.

NOTICE, SHAREHOLDERS' MEETING The regular annual meeting of the shareholders of this bank for the election of directors will be held on TUESDAY, JANUARY 12, 1908, at 12 M.

M. MERICAN NATIONAL BANK OF RICHMOND.

By O. BAYLOR HILL, Cashler.

By U. D. Casnio.

Bank of Commerce and Trusts,
Richmond, Va., Dec. 23, 1908.

THE ANNUAL MEETING OF THE stockholders of the Bank of Commerce and Trusts will be held at the offices of the bank, Ninth and Main Streets, on TUESDAY, JANUARY 12TH, at 2 o'clock P. M. Secretary,

CHAS. A. PEPLE,
Secretary,

Richmond, Va., December 69, 1998.
THE REGULAR ANNUAL MEETING of the stockholders of the Capitol Savings Bank, Richmond, Va., will be held at their banking rooms in the Mutual Building, on TUESDAY, JAN-UARY 12, 1999, at 4 P. M.

Cashler.

Cashler.

The Savings Bank of Richmond,
1117 E. Main Street, Richmond, Va.
THE REGULAR ANNUAL MEETING
of the stockholders of this bank will
be held at the banking house THURSDAY, JANUARY 14, 1909, at 4 o'clock
P. M.

THE REGULAR ANNUAL MEETING

THE REGULAR ANNUAL MEETING of the stockholders of the German-American Banking and Building Cowill be held at the company's office, room 2, Ethel Building, on WEDNES-DAY, JANUARY 13, 1909, at 12:30 P. M. The Union Bank of Richmond, Va., Richmond, Va., Dec. 20, 1908.

THE ANNUAL MEETING OF THE stockholders of the Union Bank of Richmond, Va., will be held at their banking house on THURSDAY, JAN-UARY 14, 1909, at 12 o'clock M. GEO. W. CALL, Cashier.

## Steamwoats. "MOLTKE" ORIENT CRUISE

The Hamburg-American Line's well-known cruising steamer will again make a cruise to Spain, the Mediterranean and the Orient; leaves New York Jan. 28, 1909. DURATION, 80 DAYS.
COST, \$300 UPWARDS.

20th Annual Orient Cruise,
Also other cruises to the West Indies, etc.
Tours in Egypt and the Holy Land,
SEND FOR NEW ILLUSTRATED BOOKLET HAMBURG-AMERICAN LINE,

11-45 Broadway, N. Y.
S. H. BOWMAN, 808 E. Main St., or
C. O. ALLEY, Richmond Transfer Co. ORIENT Select Tours to Egypt, the Holy Land, the Levyalt, etc., leave Jain, 7, 23, Feb. 13, 18, 27, Travel de Luxe. COOK'S luxurlous Nile steamers leave Caire every few days for First and Second Catarract, Sudan, etc. Private NILE steamers and dahabeahs

T charter.

THOS. COOK & SON,

245 EROADWAY, NEW YORK.

SANT, II. BOWAIAN,

808 EAST MAIN STREET,

70 TOURS TO EUROFE FOR 1999,

\$150 to \$1,103,

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N

## ...WANTED...

Bright, energetic and intelligent young ladies, between the ages of sixteen and twenty-two. to become telephone operators. Apply at the Telephone Exchange, between the hours of 10 and 12 A. M. and 3 to 5 P. M. SOUTHERN BELL TELEPHONE AND TELEGRAPH COMPANY OF VIRGINIA, 709 and 711

TRAINS LEAVE RICHMOND.

· YORK RIVER LINE. 4:30 P. M.—Ex. Sunday—To West Point—
connecting for Baltimore Monday,
Wednesday and Friday.
2:15 P. M.—Monday, Wednesday and Friday—Local to West Point,
4:30 A. M.—Ex. Sunday—Local to West
Point,
The Lorg ARRIVER RELIED

TRAINS ARRIVE RICHMOND. om the South: 7:00 A. M., 9:30 P. M., (Express). 10 A. M., Ex. Sunday, 4:10 P. M., daily

From West Point: 9:20 A. M., daily 10:45 A. M., Wed, and Fri.; 5:45 P. M., Ex

## Steamboats.

# OLD DOMINION

Leave Richmond every evening (foot Ash Street) at 7 P. M., stopping at Nowport News en route. Pare, \$2.00 one way; \$4.00 round trip, including stateroom berth; meals, 50 cents, Street cars to steamer's wharf.

FOR NEW YORK

Via Night Line 1 camers (except Saturday),
making connection in Norfolk with Main
Line Ship following day at 7 P. M. J also
Norfolk and Western Ry, at 9 P. M. and
3 P. M., and Chesapeake and Ohio Ry, at 9
A. M. and 4 P. M., making connection daily
(except Sunday), at Norfolk with Main Line
Ship sailing at 7 P. M. Tickets at O. D.
Line Office, 503 E. Main Street, Richmond
Transfer Co., 809 E. Main Street; The Jefferson, Murphy's Hotel. FOR NEW YORK

National Bank of Virginia, Richmond, Va., Dec. 12, 1908. THE REGULAR ANNUAL MEETING of the stockholders of the National Bank of Virginia, Richmond, Va., will be held at their banking house TUESDAY, JANUARY 12, 1909, at 12 o'clock roon.

W. M. ADDISON, Cashier.

Granite Building Company, Richmond, Va., THE ANNUAL MEETING OF THE stockholders of this company will be held in their office, No. 8 North Tenth Street, JANUARY 12, 1909, at 5 o'clock P. M. W. C. BLANTON.

W. C. BLANTON.

Virginia Navigation Company JAMES RIVER DAY LINE.

STEAMER MORJACK LEAVES FROM OLD OMINION WHARF MONDAY, WEDNESDAY and FRIDAY at 7. A. M. for Nor-NESDAY at 7. A. M. for Nor-NESDAY and FRIDAY at 7. A. M. for Nor-NESDAY at 7. A. M. for Nor-NESDAY and FRIDAY at 7. A. M. for Nor-NESDAY and FRIDAY AT 7. A. M. for Nor-NESDAY and FRIDAY AT 7. A. M. for

## Clyde Steamship Company

PHILADELPHIA RICHMOND AND NORFOLK LINE,

# CRUISES VID AZORES, MADEIRA, GIBRALTAR, to and Egypt

Offer the unsurpassed in Luxurious and Comfortable Ocean Travel by its Great 20,000 ton Stena...
"Caronia," Jan. 7, Feb. 18 Largest triplo-screw turbine in the world

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# E

From NEW YORK, Feb. 11, 1909 By the Large and Luxurious S. S. "Grosser Kurfuerst"

HOLY LAND Touching at S350. AND No Extres S3 PORTS | \$350. UP Except side trips.

OELRICHS & CO., General Agents, 5 Broadway, New York

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RICHMOND TRANSFER COMPANY, Dehools.

# UNIVERSITY COLLEGE OF MEDICINE, SICHMOND. MEDICINE DENTISTRY PHARMACY STUARY MODURE, M.D., President.

Firsteless in Standard and Facilities.
Individual instruction. Seventy Teachers.
Number of Students Limited to Fifty in each Of
Three free catalogues—Specify Departme

## Virginia Mechanics' Institute

Students may enter the classes of during the month of January for bal-

# McGUIRE'S UNIVERSITY SCHOOL,

### Dividend Notices.

Wilantic Coast Line Railroad Co.,
Office of the Treasurer,
Wilmington, N. C., Dec. 2S, 1998.

THE BOARD OF DIRECTORS OF ATlantic Coast Line Railroad Company
has declared a dividend of two and
one-half per cent. on the common
capital stock of that company, payable at the office of the Treasurer
at Wilmington, North Carolina, on
and after January II, 1909, to stock
holders of record on the 18th day of
December, 1908. The transfer books
are closed from the 1th day of December, 1908, at 3 o'clock P. M., to
the 12th day of January, 1009, at 10
o'clock A. M., both dates inclusive.

JAMES F. POST,
Treasurer. Atlantic Coast Line Railroad Co. Office of the Treasur

## The Confederate Museum TWELFTH AND CLAY STREETS. OPEN 9 A. M. TO 5 P. M. ADMISSION, 35c. SATURDAY FREE.

Railroads. RICHMOND, FREDERICKSBURG AND PO-TOMAG RAILHOAD COMPANY.

BIGHMOND, FREDERICKSBURG AND FOTOMAO RAILHOAD COMPANY.

Schedule effective January 4, 1909.
To and from Washington and beyond:
Leave Richmond—\*5:20 A. M., Byrd Street
Station; \*5:40 A. M., Main Street Station:
\*\*\*6:58 A. M., Byrd Street Station (commencing January 7th); \*\*\*7:22 A. M., Main
Street Station (commencing January 7th);
\*\$:40 A. M., Byrd Street Station; \*\*10.04 P. M.,
Byrd Street Station; \*\*\*4:15 P. M., Elyn
Ststion; \*5:15 F. M., Main Street Station;
\*\*5:10 P. M., Byrd Street Station.
\*\*5:10 P. M., Byrd Street Station.
Arrive Richmond—\*7:50 A. M., Byrd
Street Station; \*\*\*2:35 A. M., Byrd
Street Station; \*\*\*10 P. M., Byrd
Street Station; \*\*\*10 P. M., Byrd
Street Station; \*\*10 P. M., Street
Station; \*\*\*10 P. M., Main Street Station; \*\*\*10 P. M., Byrd
Street Station; \*\*\*10 P. M., Street
Station; \*\*\*10 P. M., Street Station; \*\*\*10.1\*\*
\*\*10:145 P. M., Main Street Station; \*\*\*11:23
P. M., Byrd Street Station.
Ashland Accommodation—Week days;
\*\*Leave Tibe Station 7:45 A. M. 145 P. M.

Atlantic Coast Line For Florida and South: 8:15 A. M. and 25 P. M., \*11:33 P. M. For Norfolk: 3:00 A. M., 3:60 P. M. and 100 P. M. For N. & W. Ry., West; 3:00 A. M., 12:19 and 3:10 P. M. 11:30 P. M.
For Goldsboro and Fayettevilic: \*3:30 P. M.
Trains arrived Richmond dally: 5:10.
\*\*\*6:48, 7:00 A. M., \*3:55, 11:45 A. M.,
\*\*10:45 A. M.: \*1:20 P. M., 2:05, 6:50, 8:00
and 8:15 P. M. M.
\*Except Sunday, \*\*\* Except Monday,
\*\* Sunday only.

# C. S. CAMPBELL, D. P. A.

Chesapeake & Ohio Railway CHESAPEARE & OHO RAIWA 109 A. Fast daily trains to Old Point, 100 P. Newport News and Norfolk, 1146 A.—Daily, Local to Newport News, 100 P.—Daily, Local to Old Point, 1100 P. Cago and St. Louis Pullmans, 1100 P. Cago and St. Louis Pullmans, 115 P.—Week days, Local to Gville, 1000 A.—Daily, Churg, Lex, C. Forge, 115 P.—Week days, To Lynchburg, 115 P.—Week days, To Lynchburg,

TRAINS ARRIVE RICHMOND.

Local from East—3:45 A. M., 3:15 P. M.
Through from East—11:45 A. M., 7 P. M.
Through from West—8:39 A. M., 7:45 P. M.
Through—1:30 A. M. and 3:45 P. M.
Through—1:30 A. M. and 3:45 P. M.
James River Line—8:35 A. M., 6:50 P. M.
Dally except Sunday.

# Norfolk & Western Railway

NOITOIR & WESTERN ARILWAY
ONLY ALL RAIL LINE TO NORFOLK,
Schednie in Effect October 18, 1908,
Leave Byrd Street Station, Richmond,
Dally: FOR NORFOLK; 3:00 A. M., 3:69
P. M. and 6:00 P. M. FOR LYNCHBURG
AND THE WEST: 9:00 A. M., 12:10 P. M.,
9:10 P. M. Arrive Richmond: From Norfolk, 11:45 A. M., 6:50 P. M. From the
West: 6:55 A. M., 2:05 P. M., 8:15 P. M.
Pullman Parlot and Sleeping Cars. Cafe
Dising Cars.
W. B. BEYLLL, C. H. BOSLEY,
Gen. Pass. Agent.
District Pass. Agent.

Seaboard Air Line Railway S. Davies Warfield, R. Lancaster Williams, and E. C. Duncan, Receivers, SCUTHBOUND TRAINS SCHEDULED TO LEAVE RICHMOND DAILY.

LEAVE RICHMOND DALLY.

9:10 A. M.—Local to Norlina, Raieigh,
Charlotte, Wilmington, 12:25 P. M.—Sleepers and conches, Atlanta, Savannah, Jacksonville and Florida points, 5:33 P. M.—
Florida Limited, 10:155 P. M.—Sleepers and
ceaches Savannah, Jacksonville, Atlanta
Birmingham and Momphis,
NORTHBOUND TRAINS SCHEDULED TO
ARRIVE RICHMOND DALLY.

5:30 A. M., 7:18 A. M., 5:05 P. M., 5:44 P. M. H. S. LEARD, D. P. A. Richmond and Petersburg Electric Railway

Cars leave Manchester, Seventh and Perry Streets, for Petersburg;

10, 7, 8, \*9, 10, 11, \*12 P. M. 1, 2, \*2, 4 5, \*5145, \*0, 7, 8, \*9, 10 P. M.

11 P. M. for Chester: 13 midnight for Petersburg;

Cars leave Petersburg, foot Sycamore Street for Manchester:

6:35, \*7:15, \*7:25, 8:35, 9:35, \*10:36, 11:33, A. M., 12:35, \*10:36, 21:28, 310, \*4:33, 3:35, 5:36, \*10:35, 8:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1:35, \$1

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ONE HUNDRED GENUIND PLY mouth Rock buillets, barred, 75 cents each. LEWIS WASHER, 2008 Williamsburg Avenue, 'Phone 255-J. 809 East Main Street. Jefferson and Murphy's Hotel. Richmond, Va. Baggage Called for and Checked to Destination of Tickets. JNO. M. MILLER, JR., Cashler,

East Grace Street.

## Railroads. Southern Railway

B .- Following schedule figures pub-l only as information and are no lished only as information and are no guaranteed:
6:20 A, M.—Dally—Local for Charlotte,
11:00 A, M.—Dally—Limited—Buffet Broile
to Atlahta and Birmingham, New Orleans, Memphis, Chattanooga, and all the South, Through coach fo Chase City, Oxford, Durham,
6:00 P, M.—Ex, Sunday—Keysville Local,
12:30 A, M.—Dally—Limited Pullman read;
9:30 P, M. for all the South,
YOHK RIVER LINE.

# STEAMSHIP CO.

Norfolk to Boston, Mass., and Providence, R. I.

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